

**Fill in this information to identify the case:**

Debtor 1: Maureen Anita Flanders

Debtor 2: \_\_\_\_\_  
 (Spouse, if filing)

United States Bankruptcy Court for the Eastern District of Pennsylvania  
 (State)

Case number: 19-15621-elf

Official Form 410S2

## Notice of Postpetition Mortgage Fees, Expenses, and Charges

12/16

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

**Name of Creditor:** Midwest Loan Services as servicer for American Heritage FCU      **Court Claim No.** (if known): 6

**Last four digits** of any number you use to identify the debtor's account: XXXXXX2637

**Does this notice supplement a prior notice of postpetition fees, expenses, and charges?**

- No  
 Yes. Date of last notice: April 14, 2021

### Part 1: Itemize Postpetition Fees, Expenses and Charges

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in the case. If the court has previously approved an amount, indicate that approval in parentheses after the date the amount was incurred.

Description	Dates incurred	Amount
1. Late charges	<u>06/16/2021, 07/16/2021, 08/16/2021, 09/16/2021, 10/16/2021</u>	(1) <u>\$114.60</u>
2. Non-sufficient funds (NSF) fees	_____	(2) <u>\$0.00</u>
3. Attorney fees	_____	(3) <u>\$0.00</u>
4. Filing fees and court costs	_____	(4) <u>\$0.00</u>
5. Bankruptcy/Proof of claim fees	_____	(5) <u>\$0.00</u>
6. Appraisal/Broker's price opinion fees	_____	(6) <u>\$0.00</u>
7. Property inspection fees	_____	(7) <u>\$0.00</u>
8. Tax advances (non-escrow)	_____	(8) <u>\$0.00</u>
9. Insurance advances (non-escrow)	_____	(9) <u>\$0.00</u>
10. Property preservation expenses. Specify:	_____	(10) <u>\$0.00</u>
11. Notice of Default	<u>08/24/2021</u>	(11) <u>\$100.00</u>
11. Other. Specify: _____	_____	(11) <u>\$0.00</u>
12. Other. Specify: _____	_____	(12) <u>\$0.00</u>
13. Other. Specify: _____	_____	(13) <u>\$0.00</u>
14. Other. Specify: _____	_____	(14) <u>\$0.00</u>

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. §1322(b)(5) and Bankruptcy Rule 3002.1.

**Part 2: Sign Here**

The person completing this notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box*

- I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

x /s/ Christopher A. DeNardo

Signature

Date: 12/13/2021

**Print:** Christopher A. DeNardo 78447  
Kristen D. Little 79992  
First Name Middle Name Last Name

Title Attorney

**Company** LOGS Legal Group LLP

**Address** 3600 Horizon Drive, Suite 150  
Number Street

King of Prussia, PA 19406  
City State ZIP Code

**Contact phone** (610) 278-6800

Email logsecf@logs.com

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IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Maureen Anita Flanders  
Debtor,

Midwest Loan Services as servicer for  
American Heritage FCU  
Movant.

v.

Maureen Anita Flanders  
Debtor/Respondent,

Kenneth E. West, Trustee  
Additional Respondent.

BANKRUPTCY CASE NUMBER  
19-15621-elf

CHAPTER 13

**CERTIFICATE OF SERVICE**

I, Christopher A. DeNardo, an employee of the law firm of LOGS Legal Group LLP hereby certify that I caused to be served true and correct copies of Midwest Loan Services as servicer for American Heritage FCU's Notice of Postpetition Mortgage Fees, Expenses, and Charges by First Class Mail, postage prepaid, at the respective last known address of each person set forth below on this 13th day of December, 2021:

Maureen Anita Flanders  
6312 Glenloch Street  
Philadelphia, PA 19135

Brad J. Sadek, Sadek and Cooper  
1315 Walnut Street  
Suite 502  
Philadelphia, PA 19107  
brad@sadeklaw.com - VIA ECF

Kenneth E. West, Trustee  
P.O. Box 40837  
Philadelphia, PA 19107  
ecfemails@ph13trustee.com - VIA ECF

I HEREBY CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

/s/ Christopher A. DeNardo  
Christopher A. DeNardo 78447  
Kristen D. Little 79992  
LOGS Legal Group LLP  
3600 Horizon Drive, Suite 150  
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